



WINGED KEEL GROUP®

CAREERS

Position Title: Underwriting Associate

Office Location: New York

Position Summary:

The Life Insurance Underwriting Associate is responsible for the coordination and management of all aspects of the underwriting and implementation process. This includes providing efficient, pro-active service to clients, negotiating with the life insurance companies, and having in-depth knowledge of life insurance products and carriers, applications and the underwriting process.

Position Responsibilities:

- General underwriting case management
- Set up case file and enter case information into firm's database
- Provide regular case status updates to the Client Relationship Managers (CRMs) and Project Managers (PMs)
- Ensure that status updates are emailed to clients and advisors either directly or through the CRMs and PMs regularly
- Confirm that agent is contracted, licensed, and appointed
- Conduct 15-30-minute telephone interviews with clients or advisors to collect their personal, financial, medical, and avocation history
- Schedule medical exams, send reminders and follow up to ensure successful completion
- Coordinate ordering of APS records and review records upon receipt to assess medical history
- Write detailed cover letters to insurance carriers to present the case in a favorable light
- Negotiate with carrier underwriters for best possible risk classification and elimination of additional requirements
- Understand how final offers will impact the case design and work cooperatively with design analysts to update the design appropriately
- Complete and review life insurance application paperwork
- Schedule client inspection reports
- Work with client's advisors to obtain trust information and financial justification
- Perform detailed reviews of paperwork for fellow underwriters
- Work closely with insurance company case managers to ensure all items are processed and policies are issued in an efficient and timely manner
- Review policy upon receipt, have errors corrected, and prepare policy for delivery
- Ensure trust accounts are established where applicable and coordinate funding with client and advisors
- Coordinate signatures on delivery requirements and submit to carrier to place coverage in force
- Consistently and effectively update case information in the firm's database
- Prepare and send Portfolio Summaries to clients after coverage has been placed in force
- Breakdown underwriting files and inform Client Services team of future administrative obligations for the portfolio



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Ideal Candidate will Possess the Following:

- Strong knowledge of the life insurance underwriting process and life insurance terminology preferred
- 3-5 years' experience in the life insurance industry preferred
- Knowledge of broker-dealer and licensing preferred
- Strong understanding of life insurance risk classifications
- General medical knowledge (ability to read Attending Physician Statements)
- Strong interpersonal and communication skills – written and verbal
- Strong negotiating skills
- Strong problem-solving skills
- Proficient in Word and Excel
- Ability to work in a fast-paced environment along a steep learning curve
- Ability to organize, prioritize and manage multiple tasks and requests
- Ability to work under pressure and meet deadlines while being pro-active
- Highly detail oriented
- Exercises good judgment

Working Conditions/Demands/Complexity:

- Required to work on a computer for a substantial part of the day
- Frequent work in the evenings and occasionally weekends, as needed to meet deadlines
- A strong fundamental skill set in the above areas from the outset. Candidate will have a unique opportunity to apply and grow these skills in a highly productive, successful, and challenging environment
- Eligible for Profit Sharing
- Eligible for Equity Participation Program

Compensation/Benefits:

- Attractive annual compensation package is commensurate with experience
- Comprehensive benefit package includes medical, dental, life, disability, 401(k), Section 125, and other voluntary benefits.
- Eligible for annual bonus based on firm's net profit and employee's job performance (profit sharing)
- Eligible for firm's Employee Participation Plan (revenue sharing)

To apply, please contact:

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